Preventative Actions:

- Be conscious of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.
- Check your monthly bills and statements for questionable charges. Call as soon as you notice that a bill is a late or incorrect. If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Always shred preapproved credit applications, credit card receipts, bills and other financial information you do not want before discarding them in the trash or recycle bin.
- Watch out for e-mails that look like official messages from banks or merchants asking you to "update" or "verify" account or billing information. These messages, which often contain realistic logos of well-known banks, online retailers and credit card companies, are designed to fool recipients into divulging personal financial data.





If you have any further questions or concerns, please contact the Attorney General's Bureau of Consumer Protection toll-free hotline at 1-800-441-2555.

To Obtain Copies of Your Credit Report contact:

Equifax

P.O. Box 105851 Atlanta, GA 30348-5851 1-800-685-1111

Experian

P.O. Box 2002 Allen, TX 75013 1-888-397-3742

TransUnion

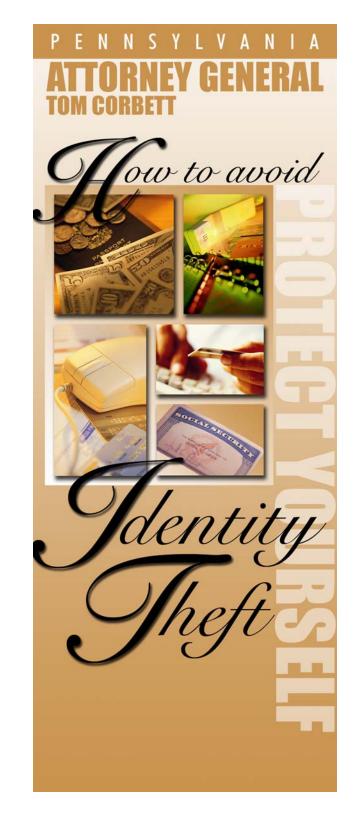
P.O. Box 1000 Chester, PA 19022 1-800-888-4213

Free Annual Credit Report

Annual Credit Report Request Service
PO Box 105283
Atlanta, GA 30348-5283
1—877—322—8228
www.annualcreditreport.com

www.attorneygeneral.gov

PROTECT YOURSELF





Dear Fellow Pennsylvanian:

As your Attorney General, I want to alert you and all Pennsylvanians to the growing problem of

IDENTITY THEFT. Identity theft is a form of consumer fraud in which a person wrongfully obtains and uses somebody else's personal or financial information. Thieves collect this information by stealing mail, spying for PIN numbers at ATM machines, and even sorting through trash for financial statements and receipts.

Your social security number, bank account and credit card numbers, passwords and other personal and financial information are important identifiers that you need to protect. This brochure is designed to help you become familiar with the steps necessary to reduce access to your personal information and protect yourself from identity theft.

TOM CORBETT,
Attorney General

PROTECT YOURSELF

Follow these precautionary steps to help reduce your chances of becoming an identity theft victim.



Minimize the amount of information that a thief can steal:

- Do not carry all your credit cards, your Social Security card, passport, and birth certificate in your wallet or purse at all times. Carry these only when needed.
- Carefully monitor your monthly credit card statements and order a credit report once a year to check for inaccuracies and fraudulent use of your accounts. You can obtain your credit report for free once a year from each of the three nationwide credit bureaus by calling 1—877—322—8228 or visiting www.annualcreditreport.com.
- When ordering new checks, do not provide unnecessary information such as your social security number, telephone number and driver's license number. This information on a check is too easily available and an easy target.
- Never give out your credit card number or bank account number over the phone unless you know the organization is reputable.
- Never throw ATM receipts in a public trash container, keep the receipts.

Be very careful when using your credit card or providing other personal or financial information on the internet or over the phone. Only provide this information when you are sure who you are dealing with and, if using the internet, on websites you know are secure.



Passwords and Personal Identification Numbers (PINs):

- When creating your password do not use the obvious such as your birth date, social security number, or a portion of your first, middle or last name.
- Ask your financial institution about adding security to your account.
- Memorize all your passwords, don't record them on paper or carry them in your wallet.